



INFORMATION DISCLOSURE STATEMENT

Applicant : Timothy Walker
App. No : 09/737,168
Filed : December 13, 2000
For : ELECTRONIC FINANCING SYSTEM
Examiner : Thu Thao Havan
Art Unit : 3624

CERTIFICATE OF MAILING

I hereby certify that this correspondence and all marked attachments are being deposited with the United States Postal Service as first-class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on

August 7, 2006

(Date)

Michael L. Fuller, Reg. No. 36,516

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Enclosed for filing in the above-identified application is a PTO/SB/08 Equivalent listing fifty-seven (57) references to be considered by the Examiner. Also enclosed are twenty-nine (29) non-patent literature as listed on the Information Disclosure Statement.

This Information Disclosure Statement is being filed before the mailing date of a final action and before the mailing of a Notice of Allowance. This Statement is accompanied by the fees set forth in 37 C.F.R. § 1.17(p). The Commissioner is hereby authorized to charge any additional fees which may be required or to credit any overpayment to Account No. 11-1410.

Respectfully submitted,

KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: August 7, 2006By: [Signature]

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Multiple sheets used when necessary)

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SHEET 1 OF 3

Application No.	09/737,168
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Examiner	Thu Thao Havan
Attorney Docket No.	AUTOB.102A

U.S. PATENT DOCUMENTS

Examiner Initials	Cite No.	Document Number Number - Kind Code (if known) Example: 1,234,567 B1	Publication Date MM-YYYY	Name of Patentee or Applicant	Pages, Columns, Lines Where Relevant Passages or Relevant Figures Appear
	1	2001-0011246	08-2001	Tammaro	
	2	4,736,294	04-1988	Gill, et al.	
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	4	5,239,462	08-1993	Jones, et al.	
	5	5,262,941	11-1993	Saladin et al.	
	6	5,765,144	06-1998	Larche, et al.	
	7	5,774,873	06-1998	Berenet, et al.	
	8	5,774,883	06-1998	Andersen, et al.	
	9	5,774,883	06-1998	Anderson, et al.	
	10	5,797,134	08-1998	McMillian, et al.	
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	12	5,878,403	03-1999	DeFrancesco, et al.	
	13	5,878,403	03-1999	DeFrancesco, et al.	
	14	5,940,812	08-1999	Tengel, et al.	
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	16	5,978,776	11-1999	Seretti, et al.	
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	18	6,006,201	12-1999	Berent, et al.	
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	20	6,029,149	02-2000	Dykstra, et al.	
	21	6,041,310	03-2000	Green, et al.	
	22	6,064,970	05-2000	McMillan, et al.	
	23	6,105,007	08-2000	Norris	
	24	6,208,979	03-2001	Sinclair	
	25	6,263,320	07-2001	Danilunas, et al.	
	26	6,282,517	08-2001	Wolfe, et al.	
	27	6,401,076	06-2002	Hall, et al.	
	28	6,609,108	08-2003	Pulliam, et al.	

Examiner Signature

Date Considered

***Examiner:** Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

T¹ - Place a check mark in this area when an English language Translation is attached.

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SHEET 2 OF 3	Attorney Docket No.	AUTOB.102A

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ¹
	29	3 pages of web sheets; "Find a new vehicle;" "Dealer inventory search results;" and "The future of online auto buying;" December 22, 1999	
	30	3 pages of web sheets; "Welcome to Carsdirect.com;" "How it works;" and "What we do;" December 20, 1999	
	31	Akasie, Jay; "Want to buy a car?"; Forbes; vol. 162, issue 13; pp. 144-148; December 14, 1998.	
	32	autobytel.com, 1 page web sheet, December 22, 1999.	
	33	Autoweb, http://web.archive.org/web/1998121202719/http://autoweb.com ; December 12, 1998.	
	34	Business Wire; AutoWeb.com; "Industry leader autoweb.com revolutionizes online car buying with risk free pricing structure;" January 31, 1998.	
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	41	Invoicedealers, http://web.archive.org/web/19981212030014/http://www.invoicedealers.com/ ; December 12, 1998.	
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	43	McGarvey, Robert; Upside; "CAR CHASE: Even on the web, auto dealers remain in the driver's seat;" 7 pages; December, 1999.	
	44	Naughton, Keith, "Revolution in the showroom: finally, consumers are in the drivers seat and pushy dealers look like dinosaurs;" Business Week; page 70; no. 3463; February 9, 1996.	
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	46	Press Release, "CarSmart.com and internet portal LookSmart team to help consumers buy, lease or sell their vehicle"; 3 pages; July 13, 1999 [online]; [retrieved on 2001-04-27]; using internet URL: http://www.carsmart.com .	

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NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ¹
	47	Press Release, "Consumers want access to dealer's new car inventory online, DealerNet Survey finds"; 2 pages; March 3, 1999 [online]; [retrieved on 2001-04-27]; retrieved using internet URL: http://www.cobaltgroup.com .	
	48	Press Release, "GO network gears up with new automotive center featuring tools from leading automotive information providers"; 3 pages; May 25, 1999 [online]; [retrieved on 2001-04-27]; retrieved using internet <URL: http://www.carsmart.com >.	
	49	Press Release, "Lending Tree provides borrowers fast and easy online access to multiple loan offers"; 3 pages; June 23, 1998 [online]; [retrieved on 2001-04-27]; retrieved using internet <URL: http://www.lendingtree.com >.	
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